



**Five Year Progress Report** 2010 - 2015

#### A Message from the Chair

When the Lucas County Land Bank was incorporated on August 31, 2010, it was easy to draw the conclusion that the new organization was formed to respond specifically to the ongoing foreclosure crisis that had gripped most of the United States and had hit midwestern cities like Toledo especially hard.

Indeed, when the housing bubble burst in 2008, it did not happen in a vacuum. The credit crisis that resulted from it was the primary cause of the Great Recession from which our community is still trying to recover.

While the Land Bank was created as a tool to help respond to the challenges caused by the foreclosure crisis, the reality is that the Land Bank would have been necessary even had the financial crisis never happened.

The forces that have contributed to our region's decline – population shifts, trade agreements, corporate takeovers – were also at work in other cities, especially in the Great Lakes region. What happened to Toledo in the last 50 years is no different than what happened to Buffalo, Dayton, Akron, or Fort Wayne. In cities like Detroit and Cleveland, the decline was far worse.

The modern land bank movement was born from these forces about 15 years ago in Flint, Michigan, a city hit perhaps the hardest of any in the United States by the twin challenges of economic decline and urban blight. Armed with the tools these new land banks offered – the ability to acquire vacant and abandoned properties relatively quickly,



blight back into productive use.

The Lucas County Land Bank is proud to have been at the vanguard of this movement.

When it formed five years ago,

and a funding stream to turn

vanguard of this movement. When it formed five years ago, it was just the 2nd land bank in Ohio. Now there are 25 throughout the state, and the number is growing.

The Lucas County Land Bank has demolished vacant and abandoned homes that could not be saved, and it has worked with homeowners and others to renovate blighted structures that could. It has partnered with entrepreneurs to turn blighted commercial structures into centers of economic activity. It has transferred side lots to neighbors, provided homeowners with new roofs and low-interest house repair loans, and worked with community partners to create green space, community gardens, and an arboretum.

Over the last year, the Land Bank completed a first-of-its-kind survey of each of the roughly 122,000 parcels of land in Toledo, the goal of which is to provide decision-makers with the hard data needed to make wise investments in challenged neighborhoods.

The Land Bank has only been able to do all of this because of the skill of its dynamic staff, the dedication of its excellent

Board of Directors, and its partnerships with community groups at the grassroots level who share a commitment to improving the quality of life in our neighborhoods.

In the end, that is why the Land Bank exists: to strengthen our community's neighborhoods – and thereby increase property values – by finding new, productive uses for old, blighted eyesores.

Too often people make the mistake of thinking that the Lucas County Land Bank is about that vacant and abandoned house that needs to be demolished. It is not. The Land Bank exists to help the homeowner who lives next door to that abandoned house – to help her reclaim her neighborhood and reward the hard work she puts into her own home.

Communities like ours have faced challenges for many years – and will likely continue to face challenges for many years to come. The Land Bank certainly can't solve all of Toledo and Lucas County's problems, especially overnight.

But the Lucas County Land Bank can help be a small part of the solution, and we are committed to working with citizens and community groups who share our vision.

Wade Kapszukiewicz

Chairman

Lucas County Treasurer



#### **Our Board of Directors**

The Land Bank is governed by a nine-member Board of Directors appointed under the Ohio Revised Code.

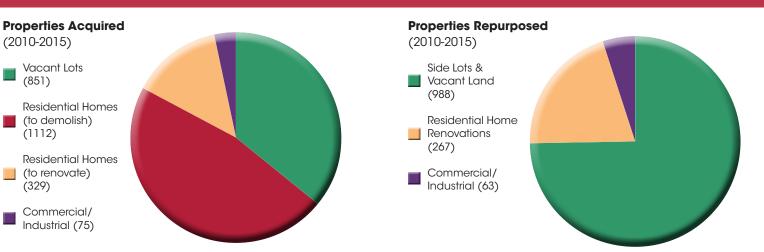
Back row (I to r): A. Bailey Stanbery; Mayor Paula Hicks-Hudson; Michael J. Beazley; Amelia Gibbon; John Zeitler

Front row (I to r): Commissioner Tina Skeldon Wozniak, Vice Chair; Treasurer Wade Kapszukiewicz, Chair; Commissioner Pete Gerken

Not pictured: Guisselle Mendoza

### **Progress by the Numbers**

The Land Bank uses powerful tools to acquire vacant & abandoned properties through tax foreclosure, owner donation, REO donation, and occasionally, purchase. Our success as an acquisition and site control tool is built on a strong and lasting partnership between the Lucas County Treasurer's office and the Lucas County Prosecutor's office - among many key county partners. Special thanks to Treasurer Wade Kapszukiewicz and Prosecutor Julia Bates for dedicating the resources necessary to make a difference in this area!



### **Strengthening Neighborhoods**







During 2014-2015, the Land Bank and the Fair Housing Center partnered to create the MLK Inclusive Communities Project. As the result of a settlement by Wells Fargo for disparate treatment of its REO properties in minority-majority neighborhoods, the Fair Housing Center made \$700,000 of funds available for homeownership investment. To maximize the help available under the Project, the Land Bank's Board matched the Fair Housing Center's contributions with another \$700,000 over the two-year period.

Recognizing that a sound roof is one of the most important items of a well maintained home, the Land Bank developed an innovative roof replacement grant program. Eligible homeowners living in targeted census tracts participated in

wealth-building classes through local LISC-sponsored Financial Opportunity Centers to qualify. Once approved, the Land Bank conducted a complete home inspection of their property, identifying all issues needing repair – not just the roof. Even homeowners who did not receive a roof replacement grant still received valuable information about their property.

At the conclusion of the Project later this year, the Land Bank and Fair Housing Center expect to have replaced more than 145 roofs for homeowners living in North, South, and Central Toledo. This \$1.4 million investment will do much to stabilize property values, increase pride of ownership, and strengthen the blocks and neighborhoods where investment occurred.

"My family and I are forever grateful for our new roof on our home. Thank you for a program that helps us as homeowners keep our homes. This is truly a blessing."

— Helen Berry, Oakwood Avenue, Toledo



## **Blight Elimination**

#### **The Problem**

The foreclosure crisis and Great Recession caused countless number of properties to be abandoned by the banks and their owners, and Lucas County was not spared. Once abandoned, these homes were quickly stripped, vandalized, left to rot, and sometimes torched. While they attracted vermin, dumping, and arsonists, they scared off responsible and dedicated property owners in the neighborhood.

Demolition is one solution to this problem and land banks are uniquely suited to take this challenge on. Demolishing the worst vacant, blighted structures increases neighborhood property values, stems foreclosures, reduces crime, and encourages reinvestment. The Lucas County Land Bank – in partnership with the City of Toledo and the County's many jurisdictions – has made large-scale demolition a priority.



Since 2010, the Land Bank has been awarded more than \$16 million of demolition funding. Through the Moving Ohio Forward Program, the Land Bank leveraged \$7 million to demolish 862 structures



between 2012 and 2014. Now, as the highest scoring applicant per capita in the State of Ohio, the Land Bank is working to demolish more than 975 structures in targeted areas with \$9.2 million from the Ohio Housing Finance Agency's Neighborhood Initiative Program.

By the end of 2016, the Land Bank is on track to have demolished more than 1,800 of the worst properties in our community. And because the Land Bank is committed to preventing one nuisance from becoming another, it works diligently to find long-term, responsible end users for the resulting vacant land.

While there is still much work to do and simply not enough funding to meet the total challenge in Lucas County, the Land Bank will continue to work hard with its partners to eliminate this blight from our neighborhoods.





"It's amazing what a difference it makes when just one vacant home is removed from a neighborhood. The Land Bank is helping us do this block by block, neighborhood by neighborhood."

- Amy Tingley, One Voice for East Toledo

\$16 Million leveraged

1,800 structures demolished

Investment throughout Lucas County





### **Vacant Land Repurposing**

The Land Bank's most successful effort helps to repurpose, beautify, and develop vacant land throughout Lucas County. To date, almost 1,000 parcels of vacant land have been transferred to end users for new construction, park and recreational use, or simply as a side lot addition to their own property.

#### **Side Lots**

The Land Bank's side lot program has had the greatest community impact over the last five years. Hundreds of homeowners, responsible landlords, and businesses have taken advantage of this opportunity to increase their land and their property values by purchasing a side lot. People like Rita McDougle, a long-time homeowner featured to the right in her side lot garden in East Toledo.

An adjacent owner that is current on their property taxes and free from nuisance citations can purchase a side lot for as little as \$100. By combing the parcels, the owner adds new land and value to their current property and the Land Bank ensure that future sales will include this new side lot. Most importantly, every side lot sold is one more property mowed, maintained, and beautified by a resident – and one less property mowed and maintained by the local community.

"Side lot transfers are a tool that individuals and neighborhoods can utilize to truly transform their community. By proactively working with responsible homeowners in our area, we were able to use the Land Bank's tools to have a blighted structure demolished and the land transferred to an adjacent homeowner. 200 side lot transfers later, this tool has made our neighborhood come back to life!"

Karen Rogalski, Cherry Street Legacy Area coordinator

#### **Parks & Community Gardens**

While side lots are the largest share of our vacant land repurposing, the Land Bank also makes vacant land available for park and community garden uses throughout the community.

Our most successful site control project to date is UpTown Green, a 2.5 acre signature park and green space located in the heart of the UpTown neighborhood and anchored by the vibrant Nefertiti mural, featured on the cover. By collaborating with partners, the Land Bank was able to help turn a weedy and abandoned asphalt lot into a community gathering place and the future home of ProMedica's Ebeid Institute for Population Health.

#### **Development & Investment**

When market conditions are right, the Land Bank is also able to transfer vacant land for new construction and development.

Vacant land from the Land Bank has been used to build new homes in Sylvania and Springfield Townships as well as the Cherry Legacy Homes, a 40-unit low-income housing tax credit project developed by NeighborWorks Toledo Region. The Land Bank was also the major site control tool for a new \$11 million federally-qualified health clinic – Nexus Health Care – being developed by Neighborhood Health Association.



Kenilworth Side Lot





South Toledo Side Lot (above)

Cherry Legacy Homes (below)

















#### **Residential Renovations**

The renovation of vacant, abandoned properties goes to the core of the Land Bank's mission.

Since 2011, the Land Bank has acquired and sold 267 structures that have been fully renovated, occupied, and returned to productive use. With an average renovation investment of approximately \$30,000, these renovation sales represent a public-private investment of more than \$8 million to our local economy. More than half of all Land Bank sales have been made to new homeowners who were given the tools for long-term success. People like Evelyn McKinney, a first-time homeowner featured on the left, who worked closely with the Land Bank to see this house in Bancroft Hills restored.

Under our innovative model, the Land Bank does not conduct renovations "in-house." Instead, we rely on our end users to make this investment. When the Land Bank acquires a vacant home, it conducts a thorough inspection and market assessment to determine whether the structure can be renovated. If the property can be restored, it is listed with a skilled local realtor trained in the Land Bank's processes, mission, and goals. The Land Bank will accept offers from purchasers who have submitted a renovation plan with proof of readily available funding to complete all work necessary to restore the structure to safe, habitable condition.

When a property is sold for renovation, the Land Bank retains an interest in the property to ensure that the purchaser completes all necessary renovations. When the renovation work is complete, the purchaser obtains full and free title to the property. If the purchaser fails to renovate the property, the Land Bank has the ability to reclaim the property and ensure that it will not continue to be a nuisance for the neighborhood.

Increasing homeownership is one of the most important goals of neighborhood revitalization. For this reason, the Land Bank prioritizes homeownership in its sales. Structures that do not have substantial renovation costs are placed into the Land Bank's "Homeownership Advantage Program," giving priority to homeownership offers for the first 20 days of the listing.

The Land Bank is proud of its work to help preserve the fabric of our neighborhoods through renovation partnerships. Each vacant property that is renovated helps stabilize surrounding properties by increasing values, eliminating blight, and generating new energy in our neighborhoods and commercial corridors.







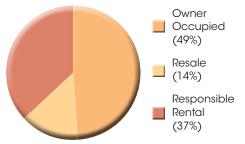


# 267 residential structures renovated

\$8 million public-private investment

More than half of sales to new homeowners

# Renovation Sales by Occupancy (2010-2015)



### **Commercial Repurposing**



Pythian Castle



Liahthouse Landina



Merchants Landing

The Land Bank works to address blighted commercial, industrial, and other non-residential properties using our acquisition and repurposing toolkit. To date, the Land Bank has acquired and sold 63 such properties for redevelopment to private businesses, developers, non-profits, and other community partners. In total, these public-private partnerships have generated millions of dollars of investment for Toledo & Lucas County.

While commercial properties are usually more time and staff intensive, repurposing these vacant properties can have an outsized impact on their surrounding communities. A redeveloped commercial property spurs neighborhood revitalization by removing blight, creating jobs, and stimulating additional investments.

Unique projects like Buck Brothers' Paving (2727 Avondale) (featured top right), the future home of Jūpmode, making and selling Toledo pride t-shirts and other apparel (2024 Adams), Toledo New-Bath (intersection of Bennett & Waggoner), Merchants Landing (6201 N. Summit), Lighthouse Landing (4441 N. Summit), the Old Caesar's Showbar building (725 Jefferson), the old Leo's Bookstore building (331 N. Superior), and the Anthony Wayne Solar Field (671 Spencer) have all contributed tremendously to improving the quality of life for the surrounding neighborhoods. These are only a few of the many commercial projects the Land Bank has undertaken using its tools in partnership with community stakeholders.

Job Creation

Neighborhood
Revitalization

Millions of Dollars
Invested



"The property was a neighborhood eyesore for years and would have remained in that condition for years to come without a strong public-private partnership that depended upon the Land Bank's expertise. Today, that property has a new life. It produces tax revenue for Lucas County and the City of Toledo. It supplies about 30 percent of the Toledo Zoo's annual electric power supply. And, it has significantly improved a south Toledo neighborhood."

- Bill Rudolph, Chairman of the Rudolph Libbe Group

Anthony Wayne Solar Field (below)



### **Community Partnerships**

The Land Bank could not accomplish its mission without its many community partners. As the Land Bank has grown, so too has its presence in the community.



The Land Bank works closely with the Junction Neighborhood, ONE Village, the Broadway Corridor Coalition, One Voice for East Toledo, the OWENI Neighborhood, the Old West End Association, the Burroughs Neighborhood Association, and the Cherry Street Legacy Area to implement its tools and programs. In addition to its neighborhood partners, the Land Bank also works closely with municipalities, townships,

business owners, churches, block watches, and our community's institutions.

Beginning in 2013, the United Way and the Land Bank came together to support the efforts of the Junction Neighborhood during the Days of Caring event. Land Bank staff trained local residents and United Way volunteers on how to assess properties and identify houses in need of repair and demolition. The beautification and safety issues of the residents were addressed and the impact on the community included more than thirty homes being



landscaped, thirteen homes painted, and eighteen homes demolished. In addition to the reduction of blight, the team worked toward promoting safe routes to school and identifying defective street lights that decreased visibility.



In 2014, the Land Bank partnered with Lucas County and others to support the Welcome Toledo-Lucas County initiative. Welcome TLC is an effort to further the vibrancy of our community by welcoming migration to the region and celebrating our immigrant heritage. The Land Bank has

partnered with numerous immigrant members of our community to repurpose vacant and abandoned properties and believes that Welcome TLC has the power to help transform our neighborhoods by welcoming new residents.

#### **Housing Fund**

Since 2011, the Land Bank has funded grant opportunities to assist community partners with projects that further the Land Bank's mission and goals. In 2013, the Land Bank absorbed the Toledo-Lucas County Housing Fund and committed to continuing its mission.

Through the Housing Fund, the Land Bank has helped fund projects including emergency repairs for existing home owners, construction of new affordable and market rate housing,



accessibility improvements, and renovation of single and multi-family residential structures. Past recipients of Housing Fund

grants include NeighborWorks Toledo Region, Maumee Valley Habitat for Humanity, Pathway, United North, and others. To date, about \$1 million has been invested through the Housing Fund and those dollars have leveraged another \$15.5 million, almost a 17 to 1 ratio!

# **Progress Throughout Lucas County**

Though much of the Land Bank's work happens in Lucas County's largest municipality, the City of Toledo, the Land Bank is proud of its impact in communities throughout Lucas County.

Because blight can happen in any neighborhood, the Land Bank partnered with the Village of Holland, Jerusalem Township, Monclova Township, the City of Sylvania, Sylvania Township, and the City of Oregon to demolish nuisance structures in those communities. In total, the Land Bank's demolition activity encompasses 22 zip codes in Lucas County, covering almost every jurisdiction.



Just as importantly, the Land Bank has partnered to see almost a dozen residential and commercial properties restored and returned to productive use in the Cities of Oregon and Maumee, as well as Jerusalem, Springfield, Sylvania, and Spencer Townships. The Land Bank's strong partnership with Maumee Valley Habitat for Humanity has allowed for the construction of affordable housing, and the Land Bank's

partnership with Second Baptist Church in Spencer Township will restore Irwin Hall as a community gathering place for residents in the area.

Irwin Hall, Spencer Township

#### **Heritage Home Program**

In 2014, the Land Bank partnered with the Cleveland Restoration Society to bring the Heritage Home Program to Lucas County. Under this initiative, owners whose property is 50 year or older – located anywhere in Lucas County – are able to access free technical assistance from the Land Bank as they prioritize home repair and renovation, review contractor quotes, and make long-term home investment decisions.

In addition to technical assistance, the Heritage Home Loan offers a low-interest home equity loan to qualified borrowers in

partnership with Waterford Bank and Genoa Bank. Since the Heritage Home Program began, more than 100 homeowners have taken advantage of this free and important service. The Land Bank recognizes that investments now will help preserve the rich housing stock in Lucas County for decades to come.



### **The Toledo Survey Project**



In 2014, the Land Bank began its biggest project to date: The Toledo Survey project.

Put simply, the Land Bank set out to visit every single property in the City of Toledo – more than 122,000 parcels – and collect basic information about the type, condition, and occupancy. After years of guesswork and speculation, this work was absolutely necessary to make strong, data-driven decisions about our neighborhoods.

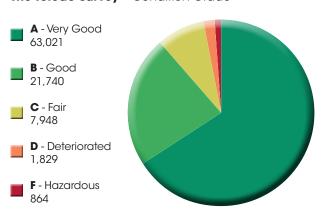
Toledo had no current or comprehensive data on the condition of its housing stock, there was no accurate "demolition list," and conflicting databases made it very difficult to allocate available resources strategically.

The Toledo Survey project began in earnest in May 2014 with a team of Land Bank staff and volunteers at the helm. Paid staff visited properties on foot and by car during the work week and volunteer organizations like One Voice for East Toledo assisted each weekend. Survey collection completed in March 2015 at a total cost to the Land Bank of approximately \$75,000.

Data was collected in real-time through GIS-based software developed by LocalData. Survey team members identified: (i) property type; (ii) occupancy; (iii) condition damage - like roof damage, fire damage, or foundation damage; and (iv) condition grade - rating each property on an A - F scale from "Very Good" to "Hazardous."

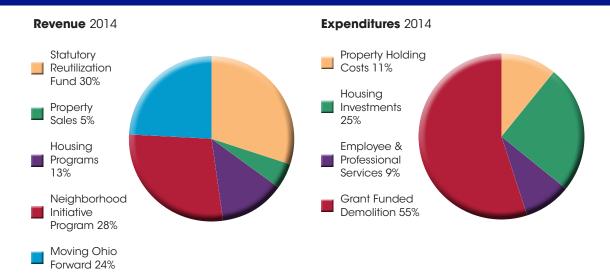
The Land Bank continues to work to make this data available to the public and easy to use through GIS mapping tools. It is meeting regularly with its neighborhood partners to present the information and develop a plan of action based on the Toledo Survey results. The Land Bank has set a goal of updating the Toledo Survey within the next two years.

#### The Toledo Survey - Condition Grade





# **Financial Report**



### **Sources & Uses of Land Bank Funds**

The Land Bank receives its primary source of revenue from Lucas County's Delinquent Tax and Assessment Collection (DTAC) fund. The DTAC fund collects the property taxes, penalties, and interest charged to property owners when they pay their property taxes late. This Statutory Reutilization Fund generates, on average, about \$1.6 million annually for the Land Bank's operations. No County general fund dollars support the Land Bank.

In addition to the DTAC revenue, the Land Bank's operations also generate property sales and property reimbursement revenue of approximately \$250,000 each year. In total, the Land Bank's operating budget is about \$2 million annually (less grant dollars under management).

The Land Bank's primary expenditures are made through its programs, including holding and maintenance costs associated with the properties it acquires and repurposes, demolition & environmental

remediation, inspection, homeownership investment, and its housing fund. The Land Bank's staff salaries and overhead represent only a small portion of its overall operating budget.

Since its operations began, the Land Bank has received annually the Auditor of State's Award for exemplary financing reporting. For a detailed financial report, please visit our website at www.lucascountylandbank.org



### Thank you to our Partners!

The Land Bank could not be successful without our many community partners and collaborations. Below are just some of the many partners who have helped to make a difference these past five years.

Adelante

Advocates for Basic Legal Equality

Black Swamp Conservancy

Board of Lucas County Commissioners

Catholic Diocese of Toledo

Center for Community Progress

Cherry Street Legacy Area

City of Oregon

City of Sylvania

City of Toledo

Cleveland Restoration Society

Columbia Gas of Ohio

Congresswoman Marcy Kaptur

Cuyahoga Land Bank

Historic Vistula Foundation

Jerusalem Township Trustees

Judge C. Allen McConnell, Toledo Housing Court

Judges of the Lucas County Common Pleas Court

Junction Neighborhood Association

Lucas County Auditor Anita Lopez

Lucas County Clerk of Courts Bernie Quilter

Lucas County Prosecutor Julia Bates

Lucas County Recorder Phil Copeland

Lucas County Sheriff John Tharp

Lucas County Treasurer Wade Kapszukiewicz

Lucas Metropolitan Housing Authority

Lutheran Social Services of Northwest Ohio

Maumee Valley Habitat for Humanity

MetroParks of the Toledo Area Neighborhood Health Association NeighborWorks Toledo Region Northwest Ohio Development

Old West End Association

One Voice for East Toledo

OWENI Neighborhood

Pathway Toledo

Agency

Senator Rob Portman

Senator Sherrod Brown

Springfield Township Trustees

Sylvania Township Trustees

The Arts Commission

The Friendly Center

The University of Toledo Foundation

Thriving Communities Institute

**TMACOG** 

Toledo Community Foundation

Toledo Design Center

Toledo Edison

Toledo Fair Housing Center

Toledo GROWS

Toledo LISC

Toledo Museum of Art

Toledo's Neighborhood Block Watch Groups

Toledo's Neighborhood Organizations

Toledo Public Schools

Toledo Regional Board of Realtors

Toledo-Lucas County Health
Department

Toledo-Lucas County Plan Commissions

Toledo-Lucas County Port Authority

Toledo-Lucas County Public Library

United North & ONE Village

United Way of Greater Toledo

**UpTown Association** 

Woodlawn Cemetery

... and so many more!

### **Meet our Staff**

From small beginnings, the Land Bank has grown a diverse and capable staff.

**David Mann** is the President of the Land Bank, serving since August 2010 after helping to found the organization. At the Land Bank, he supervises all employees, manages the Land Bank's budget, and directs its acquisition and repurposing decisions with the guidance of the Board of Directors. David has 10 years of experience in local government and earned his Juris Doctor, *summa cum laude*, from the University of Toledo in 2012. He loves to admire Toledo's unique architecture during neighborhood walks with his partner, Eugenio.

**Josh Murnen** is the Vice President & General Counsel of the Land Bank, serving since September 2011. At the Land Bank, he manages the Land Bank's residential renovation & commercial re-purposing programs and represents the organization in all legal matters. Josh holds degrees from the University of Pittsburgh School of Law, the University of Toledo, and the University of Nottingham, U.K. He loves taking walks with his family throughout Toledo and Lucas County, especially around Old Orchard, the University of Toledo campus, and Wildwood MetroPark, and enjoys dining at Toledo's many outstanding restaurants, including his favorite, The Beirut.

**Shantae Brownlee** is the Vice President & Director of Community Engagement of the Land Bank, serving since July 2012. At the Land Bank, she manages its complex demolition programs, contractor relationships, and works closely with neighborhood-based organizations and community members on Land Bank partnerships. Shantae has more than a decade of experience serving our community through various non-profit organizations. She loves the rich history of arts and diversity in our community, including its music, theatre, painting, sculpting, and glass work. Toledo is "just cool," as Morris Day would say.

Anne Wistow is the Secretary & Projects Manager of the Land Bank, serving since June 2012. At the Land Bank, she manages hundreds of active property acquisition and repurposing projects, oversees property maintenance, and provides input and experience from the perspective of effective urban planning. Anne holds a B.S. in Urban and Regional Planning from Michigan State University and an M.P.A. from the University of Toledo, and has assisted with local government projects throughout Lucas County. She loves the MetroParks system and her favorite building in Toledo is the Main Library downtown.

**Stephanie Beebe** is the Projects Coordinator of the Land Bank, serving since October 2014. At the Land Bank, she coordinates with the staff to keep the Land Bank's many projects – including demolition, roofing, side lot disposition, and project management – on track and on time. Stephanie has almost 10 years of experience in real estate, with a special focus on bankruptcy and foreclosure processes, and is a graduate of the University of Toledo. She loves Lucas County's library system and is a frequent visitor to the stacks, where she devours all the science fiction and fantasy stories she can get her hands on.

**Scott Ferris** Scott Ferris is a Field Technician of the Land Bank, serving since April 2014. At the Land Bank, he focuses his work on interior and exterior property inspections, renovation project visits, contractor coordination, and technical assistance under the Heritage Home Program. Scott has more than 20 years of experience in building maintenance, property renovation, and inspection. He loves the MetroParks, the Toledo Museum of Art, and the Zoo, and follows the UT Rockets.



Back row (I to r): Stuart Cline III, Josh Murnen, Stephanie Beebe, Scott Ferris, David Mann Front row (I to r): Kathleen Kovacs, Anne Wistow, Shantae Brownlee, Cynthia Burton Not pictured: Lila Shousher

**Stuart Cline III** is a Field Technician of the Land Bank, serving since April 2015. At the Land Bank, he focuses his work on interior and exterior property inspections, renovation project visits, contractor coordination, and technical assistance under the Heritage Home Program. Stuart has almost 20 years of experience in property management, restoration, and maintenance. As someone with a strong interest in historic preservation, he loves the many different styles of architecture throughout the city, along with all that Toledo has to offer.

**Cynthia Burton** is the Projects Assistant of the Land Bank, serving since October 2014. At the Land Bank, she is the friendly face and friendly voice greeting community members and other constituents and assists the staff with a variety on ongoing project work. Cynthia has more than 25 years of experience in non-profit organizations, including Pathway (formerly EOPA). She loves that Toledo is a family-focused community and enjoys spending time at a variety of places with her grandchildren.

**Kathleen Kovacs** is the Heritage Home Program Director of the Land Bank, serving since April 2014. At the Land Bank, she manages the Heritage Home Program, an innovative initiative assisting homeowners with the maintenance and renovation of their older homes. Kathleen has spent her career in the field of community development, serving in leadership roles at Neighborhoods In Partnership, Toledo LISC, and the City of Toledo Department of Neighborhoods. She loves that Lucas County is small enough to know your neighbors and large enough to have all the benefits of a big city, like the Toledo Museum of Art, Toledo Zoo, historic neighborhoods, cultural activities, and an urban center.

**Lila Shousher** is the Treasurer of the Land Bank, serving since August 2010. At the Land Bank, she manages the books, keeps the organization on budget, and ensures a smooth annual audit process. Lila also serves as the Director of Financial Affairs for the Lucas County Treasurer's office, and has over 31 years of experience in financial management in the public, private, and non-profit sectors. Lila loves the rich history and diversity that Lucas County offers.

